

Information to identify the case:

Debtor 1:	Christina I. Ott-Cramer	Social Security number or ITIN:	xxx-xx-7817
	First Name Middle Name Last Name	EIN:	--_-----
Debtor 2:		Social Security number or ITIN:	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	--_-----
United States Bankruptcy Court:	District of New Jersey	Date case filed in chapter:	13 1/10/13
Case number:	13-10500-ABA	Date case converted to chapter:	7 9/6/17

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Christina I. Ott-Cramer	
2. All other names used in the last 8 years		
3. Address	35 Vail Court Absecon, NJ 08205	
4. Debtor's attorney Name and address	Brian S. Thomas Brian S. Thomas, Esq 327 Central Ave Suite 103 Linwood, NJ 08221	Contact phone (609) 601-6066
5. Bankruptcy trustee Name and address	Thomas J Subranni Subranni Zauber 1624 Pacific Avenue Atlantic City, NJ 08401	Contact phone (609) 347-7000

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . (800) 676-6856	401 Market Street Camden, NJ 08102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 856-361-2300 Date: 9/13/17
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	October 19, 2017 at 10:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: 1423 Tilton Road, Suite 5, Northfield, NJ 08225
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 12/18/17 You must file a complaint: <ul style="list-style-type: none"> if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Christina I. Ott-Cramer
 Debtor

Case No. 13-10500-ABA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 309A

Page 1 of 2
 Total Noticed: 20

Date Rcvd: Sep 13, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 15, 2017.

db +Christina I. Ott-Cramer, 35 Vail Court, Absecon, NJ 08205-9324
 tr +Thomas J Subranni, Subranni Zaubner, 1624 Pacific Avenue, Atlantic City, NJ 08401-6958
 513602954 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
 (address filed with court: Sunoco, PO Box 689155, Des Moines, IA 50368)
 513734296 FIA CARD SERVICES, N.A., 4161 Piedmont Parkway, NC4 105 03 14, Greensboro, NC 27410
 516136120 +MTGLQ Investors,c/o The Goldman Sachs Group,, 6011 Connection Drive, 5th Floor,
 Irving, TX 75039-2607
 516136121 +MTGLQ Investors,c/o The Goldman Sachs Group,, 6011 Connection Drive, 5th Floor,
 Irving, TX 75039, MTGLQ Investors,c/o The Goldman Sachs Gr,
 6011 Connection Drive, 5th Floor, Irving, TX 75039-2607
 513873606 +Wells Fargo Bank, NA, c/o Zucker Goldberg & Ackerman, 200 Sheffied Street, Suite 301,
 Mountainside, NJ 07092-2315

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 aty E-mail/Text: brian@brianthomaslaw.com Sep 13 2017 22:56:28 Brian S. Thomas,

smg Brian S. Thomas, Esq, 327 Central Ave, Suite 103, Linwood, NJ 08221
 E-mail/Text: usan.j.njbankr@usdoj.gov Sep 13 2017 22:57:24 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Sep 13 2017 22:57:20 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 513602950 EDI: BANKAMER.COM Sep 13 2017 22:33:00 Bank of America, PO Box 982238,
 El Paso, TX 79998
 513602951 +EDI: CHASE.COM Sep 13 2017 22:33:00 Chase, PO Box 15298, Wilmington, DE 19850-5298
 513602952 EDI: DISCOVER.COM Sep 13 2017 22:33:00 Discover, PO Box 15316, Wilmington, DE 19850
 513613373 EDI: DISCOVER.COM Sep 13 2017 22:33:00 Discover Bank, DB Servicing Corporation,
 PO Box 3025, New Albany, OH 43054-3025
 513602953 +EDI: RMSC.COM Sep 13 2017 22:33:00 GECCB/Care Credit, PO Box 965036,
 Orlando, FL 32896-5036
 513830420 EDI: PRA.COM Sep 13 2017 22:33:00 Portfolio Recovery Associates, LLC,
 c/o Chase Bank Usa, N.a., POB 41067, Norfolk VA 23541
 515557988 +EDI: WFFC.COM Sep 13 2017 22:33:00 Wells Fargo Bank, NA, 1 Home Campus, MAC#x2302-04C,
 Des Moines IA 50328-0001
 513602955 +EDI: WFFC.COM Sep 13 2017 22:33:00 Wells Fargo Mortgage, PO Box 14411,
 Des Moines, IA 50306-3411
 514003341 EDI: ECAST.COM Sep 13 2017 22:33:00 eCAST Settlement Corporation, POB 29262,
 New York NY 10087-9262, eCAST Settlement Corporation, POB 29262, New York NY 10087-9262
 514003340 EDI: ECAST.COM Sep 13 2017 22:33:00 eCAST Settlement Corporation, POB 29262,
 New York NY 10087-9262

TOTAL: 13

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 15, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0312-1

User: admin
Form ID: 309A

Page 2 of 2
Total Noticed: 20

Date Rcvd: Sep 13, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 12, 2017 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com
Brian S. Thomas on behalf of Debtor Christina I. Ott-Cramer brian@brianthomaslaw.com
Denise E. Carlon on behalf of Creditor MTGLQ Investors, LP dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Joel A. Ackerman on behalf of Creditor Wells Fargo Bank, NA jackerman@zuckergoldberg.com
Joel A. Ackerman on behalf of Creditor WELLS FARGO BANK, N.A.
bankruptcynotice@zuckergoldberg.com
Joshua I. Goldman on behalf of Creditor MTGLQ Investors, LP jgoldman@kmlawgroup.com,
bkgroup@kmlawgroup.com
Michael S. Ackerman on behalf of Creditor WELLS FARGO BANK, N.A.
bankruptcynotice@zuckergoldberg.com
Thomas J Subranni trustee@subranni.com,
szauber@subranni.com;ecorma@subranni.com;NJ84@ecfcbis.com;cwild@subranni.com;Subranni@remote7solu
tions.com;hinnaurato@subranni.com

TOTAL: 8